

Information to identify the case:

Debtor 1	<u>Joyce A. Ansong</u>	Social Security number or ITIN	xxx-xx-4271
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	18-18951-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joyce A. Ansong

5/24/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joyce A. Ansong
 Debtor

Case No. 18-18951-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: May 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 26, 2019.

db +Joyce A. Ansong, 35 Beaver Dam Drive, Sicklerville, NJ 08081-5673
 cr +Wilton's Corner Proprietary Association, 60 Meetinghouse Circle,
 Sicklerville, NJ 08081-4894
 517565819 +Aamco Gill Automotive LLC dba Aamco, Duvera Financial dba EasyPay Finance,
 1910 Palomar Point Suite 101, Carlsbad, CA 92008-5578
 517543079 +Chancellor's Learning Systems, Inc., c/o Schachter Portnoy, LLC, 3490 US Route 1,
 Princeton, NJ 08540-5920
 517492839 +Debt Recovery Solution, Attn: Bankruptcy, Po Box 9003, Syosset, NY 11791-9003
 517492848 +KML Law Group, 216 Haddon Avenue Suite 406, Collingswood, NJ 08108-2812
 517492846 +Kingsley Kwapong, 3007 Holland Drive, Somerset, NJ 08873-4689
 517638509 +Laridian Consulting, Inc., c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201,
 Parsippany, NJ 07054-4609
 517494909 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517635684 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8,
 Charlotte, NC 28217-1932
 517492850 +Roundpoint Mortgage Servicing Corp., PO Box 19409, Charlotte, NC 28219-9409
 517492849 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: NJ Division of Taxation, 50 Barrack Street, Trenton, NJ 08695)
 517492851 +Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
 517551541 +Wilton's Corner Proprietary Association, c/o George C. Greatrex, Jr., Esquire,
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM May 25 2019 02:58:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 24 2019 23:19:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov May 24 2019 23:19:20 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr EDI: IRS.COM May 25 2019 02:58:00 United States of America (Internal Revenue Service,
 U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
 517492837 +EDI: BANKAMER.COM May 25 2019 02:58:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 517492838 +EDI: CCS.COM May 25 2019 02:58:00 Credit Collections Services, Attention: Bankruptcy,
 725 Canton Street, Norwood, MA 02062-2679
 517492840 EDI: ESSL.COM May 25 2019 02:58:00 Dish Network, PO Box 4034, Woburn, MA 01888
 517492841 +EDI: DCI.COM May 25 2019 02:58:00 Diversified Consultants, Inc., PO Box 551268,
 Jacksonville, FL 32255-1268
 517492842 E-mail/Text: operationsclerk@easypayfinance.com May 24 2019 23:18:22 Easypay/dvra,
 Attn: Bankruptcy, Po Box 2549, Carlsbad, CA 92018
 517492843 +EDI: IIC9.COM May 25 2019 02:58:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,
 St. Paul, MN 55164-0378
 517633899 EDI: JEFFERSONCAP.COM May 25 2019 02:58:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 517492845 EDI: JEFFERSONCAP.COM May 25 2019 02:58:00 Jefferson Capital Systems, LLC, Po Box 1999,
 Saint Cloud, MN 56302
 517562388 +EDI: PRA.COM May 25 2019 02:58:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517633766 EDI: PRA.COM May 25 2019 02:58:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 517492852 +EDI: VERIZONCOMB.COM May 25 2019 02:58:00 Verizon, 500 Technology Dr Ste 30,
 Saint Charles, MO 63304-2225
 517623479 +EDI: AIS.COM May 25 2019 02:58:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517635075 EDI: WFFC.COM May 25 2019 02:58:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se,
 PO Box 19657, Irvine CA 92623-9657
 517492854 +EDI: WFFC.COM May 25 2019 02:58:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
 Po Box 19657, Irvine, CA 92623-9657

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517492844* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517492847* +Kingsley Kwapong, 3007 Holland Drive, Somerset, NJ 08873-4689
 517664441* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY,
 DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)
 517492853* +Verizon, 500 Technology Dr Ste 30, Saint Charles, MO 63304-2225

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: May 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 24, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Carisbrook Asset Holding Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)
eamonn.ohagan@usdoj.gov
George C. Greatrex, Jr. on behalf of Creditor Wilton's Corner Proprietary Association
ggreatrex@sagglawfirm.com, kmuchler@verizon.net
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joseph Marchand jdmarchand@comcast.net, jdmarchand@comcast.net; jdmarchand@ecf.axosfs.com
Lee Martin Perlman on behalf of Debtor Joyce A. Ansong ecf@newjerseybankruptcy.com,
lmpcourt@gmail.com
Rebecca Ann Solarz on behalf of Creditor Carisbrook Asset Holding Trust
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8